

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tailinh F Agoyo
 Herman Agoyo
 Debtors

Case No. 18-17456-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Feb 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2020.

db #+Tailinh F Agoyo, P.O. Box 725, Conshohocken, PA 19428-0725
 jdb #+Herman Agoyo, P.O. Box 725, Conshohocken, PA 19428-0725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Joint Debtor Herman Agoyo dmo160west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
 DAVID M. OFFEN on behalf of Debtor Tailinh F Agoyo dmo160west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
 REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Stip does not directly
affect confirmed plan.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Herman Agoyo
Tailinh F. Agoyo

Debtors

Toyota Motor Credit Corporation

Movant

vs.

Herman Agoyo
Tailinh F. Agoyo

Debtors

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 18-17456 ELF

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the loan held by the Movant on the Debtor's vehicle is **\$4,555.05**, which breaks down as follows;

Post-Petition Payments:	March 13, 2019 to January 13, 2020 at \$418.67/month
Suspense Balance:	\$50.32
Total Post-Petition Arrears	\$4,555.05

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before January 31, 2020, the Debtor shall make a down payment in the amount of **\$450.00**;

a). Beginning on February 13, 2020 and continuing through July 13, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$418.67** on the vehicle (or as adjusted pursuant to the terms of the vehicle) on or before the thirteenth (13th) day of each month, plus an installment payment of **\$684.18** from February 13, 2020 to June 13, 2020 and **\$684.15** for July 13, 2020 towards the arrearages on or before the last day of each month at the address below;

TMCC
P.O. BOX 5855
CAROL STREAM, IL 60197-5855

b). Maintenance of current monthly loan payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the vehicle and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: January 23, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 2/5/2020

David M. Offen
David M. Offen, Esquire
Attorney for Debtors

Date: 2/7/20

William C. Miller
William C. Miller, Esquire
Chapter 13 Trustee

NO OBJECTION
*without prejudice to any
trustee rights and remedies.

ORDER
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Approved by the Court this 12th day of February, 2020. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank